



STATE OF RHODE ISLAND  
DEPARTMENT OF LABOR AND TRAINING  
DIVISION OF WORKERS' COMPENSATION  
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2003 Annual Report to  
The Governor's Workers' Compensation Advisory Council  
On The Workers' Compensation System  
February 14, 2005

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## Introduction

The Division of Workers' Compensation is tasked with collection and analysis of information to gauge the health of the workers' compensation system in Rhode Island. The Division collects a variety of data in order to accomplish this task. A summary of the information collected is presented here. This information was selected to give a broad view of the workers' compensation system for the past eleven years. Additional information is available in greater detail by contacting the Division directly. The Division's web site at <http://www.dlt.ri.gov/wc> also provides a variety of information. Detailed injury information is available by nature of injury, type of injury, injured body part, and the age and gender of worker on indemnity injuries since 1992 and for non-indemnity injuries from 1998.

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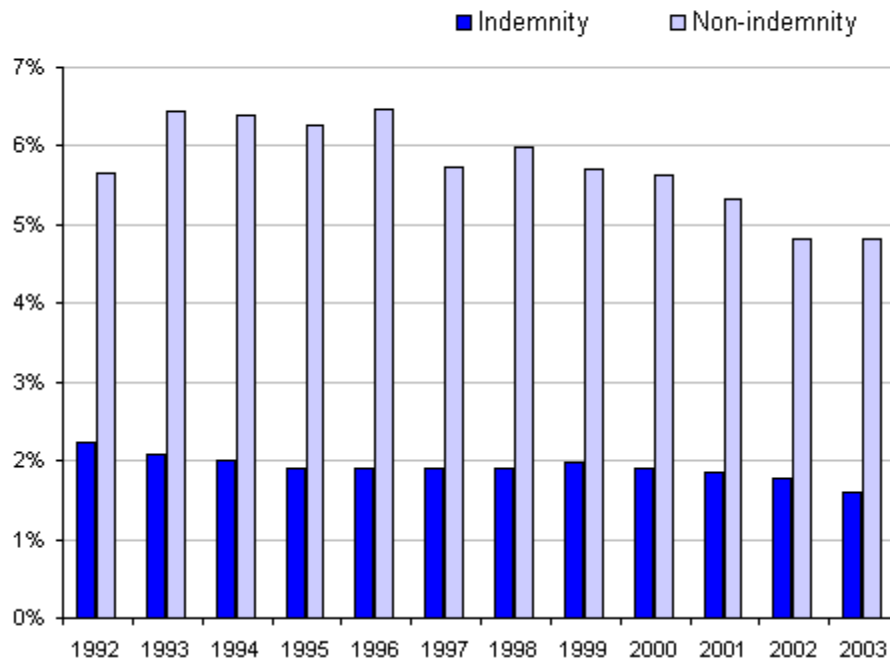
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## Injuries from 1992 to 2003

|                        | 1992    | 1993    | 1994    | 1995    | 1996    | 1997    | 1998    | 1999    | 2000    | 2001    | 2002    | 2003    |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Indemnity Injuries     | 9,169   | 8,644   | 8,335   | 7,990   | 8,025   | 8,189   | 8,334   | 8,886   | 8,691   | 8,443   | 8,115   | 7,379   |
| Non-Indemnity Injuries | 23,195  | 26,640  | 26,664  | 26,525  | 27,363  | 24,694  | 26,180  | 25,436  | 25,730  | 24,438  | 22,091  | 22,119  |
| Injuries               | 32,364  | 35,284  | 34,999  | 34,515  | 35,388  | 32,883  | 34,514  | 34,322  | 34,421  | 32,881  | 30,206  | 29,498  |
| Covered Employment     | 409,277 | 414,046 | 417,175 | 422,701 | 423,693 | 430,520 | 437,544 | 446,422 | 456,700 | 458,238 | 458,212 | 460,000 |
| Indemnity Rate         | 2.24%   | 2.09%   | 2.00%   | 1.89%   | 1.89%   | 1.90%   | 1.90%   | 1.99%   | 1.90%   | 1.84%   | 1.77%   | 1.60%   |
| Non-Indemnity Rate     | 5.67%   | 6.43%   | 6.39%   | 6.28%   | 6.46%   | 5.74%   | 5.98%   | 5.70%   | 5.63%   | 5.33%   | 4.82%   | 4.81%   |
| Injury Rate            | 7.91%   | 8.52%   | 8.39%   | 8.17%   | 8.35%   | 7.64%   | 7.89%   | 7.69%   | 7.54%   | 7.18%   | 6.59%   | 6.41%   |

Injury Rate Per Employment



RI worker's compensation is a no-fault system that requires employers to maintain insurance coverage to protect their employees from a work-related loss of earnings and medical expenses. An indemnity injury is a work-related injury or illness for which workers' compensation disability benefits are paid. For a non-indemnity injury, medical benefits may be paid, but workers' compensation disability benefits are not.

The rate of indemnity injuries per employment remained close to 2% between 1994 through 2000. In 2001, the rate started to decline, and in 2003 the injury rate dropped to 1.6%. While the 2003 rate is likely to increase slightly with late reporting, it appears that there was a steady decline in the rate of indemnity injuries in the last 3 years. The rate of non-indemnity injuries has also declined since 1998.

Employers with one or more employee have been required to carry workers' compensation insurance since 1999. Before 1999, insurance was only required of employers with 4 or more employees. The rate of injuries per employment before 1999 is slightly understated because the population covered by workers' compensation for those years was smaller than the employment figures used here.

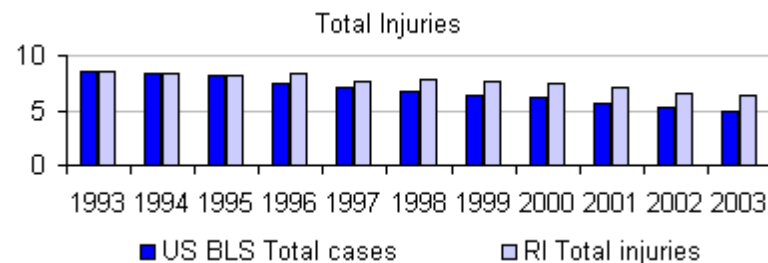
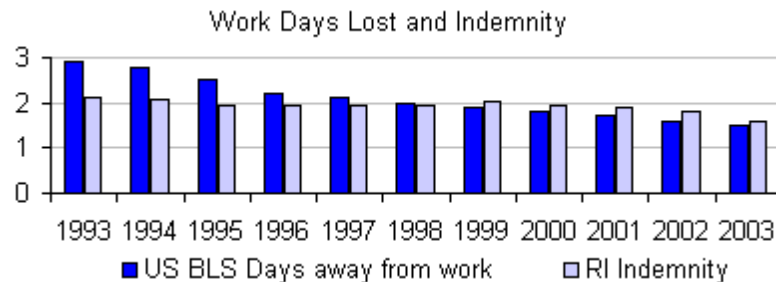
Employment information was provided by LMI. 2003 Average Covered employment is estimated.

## US and RI Injury Rate Comparison

US Bureau of Labor Statistics: Rate of injury & illness, cases per 100 full time workers

RI Division of Workers' Compensation: Rate of injury & illness, cases per 100 covered employees

|   | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 |
|---|------|------|------|------|------|------|------|------|------|------|------|
| US BLS: Cases involving days away from work | 2.9  | 2.8  | 2.5  | 2.2  | 2.1  | 2    | 1.9  | 1.8  | 1.7  | 1.6  | 1.5  |
| RI: Indemnity injuries & illnesses          | 2.1  | 2.1  | 1.9  | 1.9  | 1.9  | 1.9  | 2.0  | 1.9  | 1.9  | 1.8  | 1.6  |
| US BLS: Total recordable cases              | 8.5  | 8.4  | 8.1  | 7.4  | 7.1  | 6.7  | 6.3  | 6.1  | 5.7  | 5.3  | 5.0  |
| RI: Total injuries & illnesses              | 8.5  | 8.4  | 8.2  | 8.4  | 7.6  | 7.9  | 7.7  | 7.5  | 7.2  | 6.6  | 6.4  |



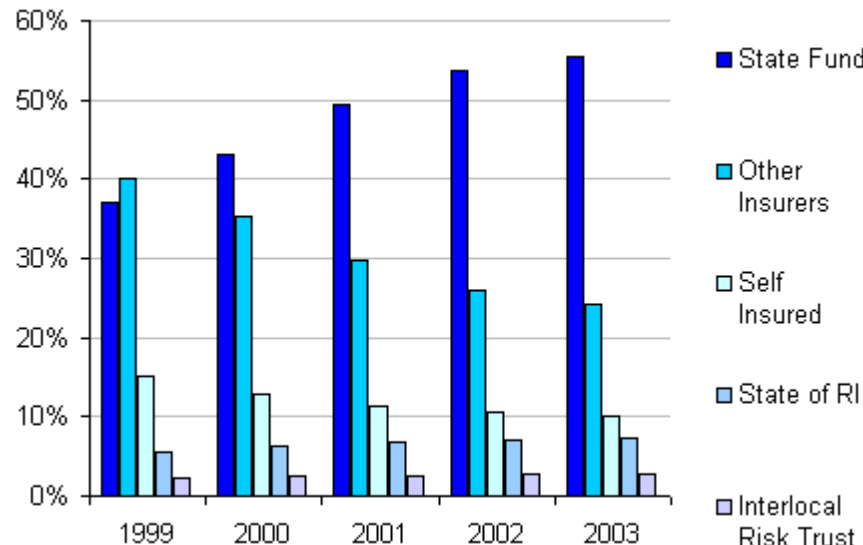
These figures compare rate of workers' compensation injuries to the rate of injuries and illnesses reported to US Bureau of Labor Statistics. It is important to note that the criteria used in reporting and developing the rates for BLS are not the same as for RI injuries. In RI, injuries are not due indemnity until more than three days are lost from work.

There is a similar trend in the rates of BLS cases involving days away from work and the rate of RI indemnity injuries. Overall, both rates have declined since 1993. The BLS rate has declined more sharply than the RI indemnity injury rate.

The total rate of injury for US BL and RI also show an overall decline from 1993 to 2003. Again, the decline in BLS injuries is steeper.

## Indemnity Injuries by Insurer Type

| Indemnity Injuries | State Fund |        | Self Insured |        | State of RI |       | Interlocal Risk Trust |       | Other Insurers |        | Total |
|--------------------|------------|--------|--------------|--------|-------------|-------|-----------------------|-------|----------------|--------|-------|
| 1993               | 2,254      | 25.49% | 2,674        | 30.25% | 669         | 7.57% | 133                   | 1.50% | 3,111          | 35.19% | 8,841 |
| 1994               | 3,860      | 44.48% | 2,553        | 29.42% | 592         | 6.82% | 137                   | 1.58% | 1,536          | 17.70% | 8,678 |
| 1995               | 3,256      | 39.90% | 2,155        | 26.41% | 516         | 6.32% | 122                   | 1.50% | 2,111          | 25.87% | 8,160 |
| 1996               | 2,808      | 34.38% | 1,967        | 24.08% | 500         | 6.12% | 136                   | 1.67% | 2,757          | 33.75% | 8,168 |
| 1997               | 2,491      | 29.85% | 1,735        | 20.79% | 484         | 5.80% | 155                   | 1.86% | 3,481          | 41.71% | 8,346 |
| 1998               | 2,675      | 31.53% | 1,439        | 16.96% | 499         | 5.88% | 221                   | 2.60% | 3,651          | 43.03% | 8,485 |
| 1999               | 3,342      | 37.01% | 1,355        | 15.01% | 509         | 5.64% | 212                   | 2.35% | 3,611          | 39.99% | 9,029 |
| 2000               | 3,805      | 43.21% | 1,121        | 12.73% | 563         | 6.39% | 215                   | 2.44% | 3,101          | 35.22% | 8,805 |
| 2001               | 4,255      | 49.48% | 977          | 11.36% | 581         | 6.76% | 219                   | 2.55% | 2,567          | 29.85% | 8,599 |
| 2002               | 4,054      | 53.67% | 803          | 10.63% | 540         | 7.15% | 202                   | 2.67% | 1,955          | 25.88% | 7,554 |
| 2003               | 4,096      | 55.51% | 748          | 10.14% | 539         | 7.30% | 203                   | 2.75% | 1,793          | 24.30% | 7,379 |



The distribution of indemnity injuries among the different types of insurers has changed dramatically since 1992. The state fund, Beacon Mutual Insurance Company, has insured between 25% and 56% of indemnity injuries since its first full year of business in 1993. The percent of injuries to self-insured employers has been dropping steadily from a high of 32% in 1992 to 10.1% in 2003 as self-insured employers find other means of insurance. The RI state employees share of injuries dropped from a high of 7.8% in 1992 to a low of 5.8% in 1998, but has increased to 7.3% in 2003. The Interlocal Risk Trust has seen an increase in the percent of injuries insured, climbing to 2.75% in 2003. Other insurers' (mostly private insurers) percent of injuries declined dramatically to a low of 18% in 1994 during the period where WC insurers were leaving the RI market. Their share increased to 43% in 1998, but has since declined to 24% in 2003 as Beacon Mutual's share increased.

## Distribution of Indemnity Injuries by Employer Sector

| Indemnity Injuries                | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Agriculture, Fishing, Forestry    | 60    | 47    | 52    | 72    | 64    | 69    | 85    | 118   | 124   | 124   | 87    |
| Mining                            | 3     | 8     | 14    | 13    | 7     | 12    | 11    | 9     | 3     | 7     | 8     |
| Construction                      | 404   | 466   | 442   | 408   | 456   | 505   | 709   | 626   | 708   | 598   | 602   |
| Manufacturing                     | 2,319 | 2,187 | 2,144 | 2,003 | 2,031 | 2,210 | 2,071 | 1,932 | 1,665 | 1,324 | 1,222 |
| Transportation & Public Utilities | 599   | 640   | 545   | 614   | 674   | 564   | 662   | 703   | 712   | 642   | 652   |
| Wholesale & Retail Trade          | 1,667 | 1,633 | 1,595 | 1,598 | 1,543 | 1,538 | 1,733 | 1,691 | 1,632 | 1,419 | 1,348 |
| Finance, Insurance, Real Estate   | 214   | 208   | 139   | 184   | 211   | 189   | 198   | 201   | 196   | 182   | 170   |
| Service Industry                  | 2,696 | 2,667 | 2,518 | 2,562 | 2,636 | 2,608 | 2,748 | 2,635 | 2,643 | 2,437 | 2,432 |
| Government & Other                | 879   | 822   | 711   | 714   | 724   | 790   | 812   | 890   | 916   | 821   | 858   |
| Total                             | 8,841 | 8,678 | 8,160 | 8,168 | 8,346 | 8,485 | 9,029 | 8,805 | 8,599 | 7,554 | 7,379 |

| Distribution by Sector            | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Service Industry                  | 30.5% | 30.7% | 30.9% | 31.4% | 31.6% | 30.7% | 30.4% | 29.9% | 30.7% | 32.3% | 33.0% |
| Wholesale & Retail Trade          | 18.9% | 18.8% | 19.5% | 19.6% | 18.5% | 18.1% | 19.2% | 19.2% | 19.0% | 18.8% | 18.3% |
| Manufacturing                     | 26.2% | 25.2% | 26.3% | 24.5% | 24.3% | 26.0% | 22.9% | 21.9% | 19.4% | 17.5% | 16.6% |
| Government & Other                | 9.9%  | 9.5%  | 8.7%  | 8.7%  | 8.7%  | 9.3%  | 9.0%  | 10.1% | 10.7% | 10.9% | 11.6% |
| Transportation & Public Utilities | 6.8%  | 7.4%  | 6.7%  | 7.5%  | 8.1%  | 6.6%  | 7.3%  | 8.0%  | 8.3%  | 8.5%  | 8.8%  |
| Construction                      | 4.6%  | 5.4%  | 5.4%  | 5.0%  | 5.5%  | 6.0%  | 7.9%  | 7.1%  | 8.2%  | 7.9%  | 8.2%  |
| Finance, Insurance, Real Estate   | 2.4%  | 2.4%  | 1.7%  | 2.3%  | 2.5%  | 2.2%  | 2.2%  | 2.3%  | 2.3%  | 2.4%  | 2.3%  |
| Agriculture, Fishing, Forestry    | 0.7%  | 0.5%  | 0.6%  | 0.9%  | 0.8%  | 0.8%  | 0.9%  | 1.3%  | 1.4%  | 1.6%  | 1.2%  |
| Mining                            | 0.0%  | 0.1%  | 0.2%  | 0.2%  | 0.1%  | 0.1%  | 0.1%  | 0.1%  | 0.0%  | 0.1%  | 0.1%  |



About 30% of indemnity injuries occur in the service sector. While 25% of indemnity injuries occurred in the manufacturing sector in 1993, that percent has declined to 16.6% in 2003, following the drop in manufacturing employment. Indemnity injuries in the wholesale & retail and government sectors have remained stable. Transportation, communication and public utilities sector shows a fluctuating percent of injuries, with a low of 6.6 % in 1998 and a high of 8.8% in 2003. The construction sector shows a steady increase in the percent of indemnity from 4% in 1992 to 8.2% in 2003.

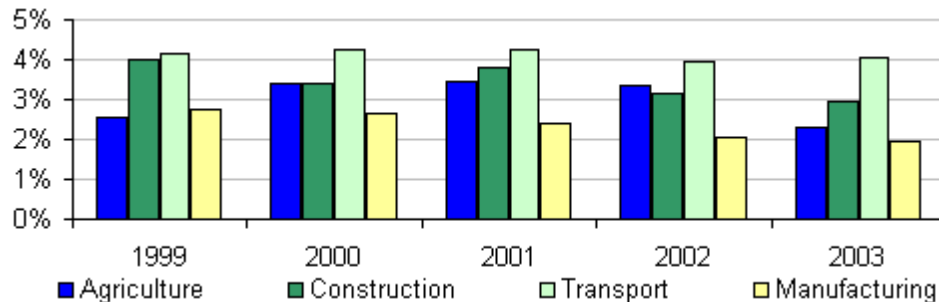


## Rate of Indemnity Injuries per Employment

| Covered Employment *             | 1993    | 1994    | 1995    | 1996    | 1997    | 1998    | 1999    | 2000    | 2001    | 2002    | 2003    |
|----------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Agriculture, Forestry, Fisheries | 2,514   | 2,587   | 2,743   | 2,923   | 2,971   | 3,117   | 3,326   | 3,481   | 3,599   | 3,702   | 3,811   |
| Mining                           | 174     | 182     | 169     | 162     | 181     | 193     | 226     | 223     | 231     | 223     | 189     |
| Construction                     | 12,538  | 13,123  | 13,349  | 13,873  | 14,524  | 15,718  | 17,666  | 18,340  | 18,548  | 18,966  | 20,524  |
| Manufacturing                    | 88,022  | 87,295  | 84,885  | 81,847  | 79,661  | 78,352  | 74,969  | 72,679  | 69,896  | 64,796  | 62,298  |
| Transportation, Comm, Pub Util   | 14,079  | 14,608  | 14,480  | 14,765  | 15,129  | 15,653  | 15,947  | 16,447  | 16,741  | 16,158  | 16,129  |
| Wholesale & Retail Trade         | 93,097  | 94,746  | 97,713  | 96,839  | 98,503  | 98,898  | 104,099 | 109,217 | 107,517 | 109,380 | 109,587 |
| Finance, Ins. & Real Estate      | 24,230  | 24,237  | 23,591  | 23,910  | 25,090  | 27,114  | 27,926  | 28,995  | 30,731  | 31,753  | 31,853  |
| Services                         | 128,523 | 130,496 | 136,093 | 139,353 | 143,208 | 147,314 | 150,113 | 153,616 | 155,455 | 156,847 | 158,721 |
| State & Local Government         | 49,334  | 48,873  | 48,738  | 49,009  | 49,685  | 49,753  | 50,751  | 51,980  | 53,268  | 56,387  | 56,888  |
| Total                            | 414,046 | 417,175 | 422,701 | 423,693 | 430,520 | 437,544 | 446,422 | 456,700 | 458,238 | 458,212 | 460,000 |

| Injury Rate per Employment       | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|----------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Agriculture, Forestry, Fisheries | 2.39% | 1.82% | 1.90% | 2.46% | 2.15% | 2.21% | 2.56% | 3.39% | 3.45% | 3.35% | 2.28% |
| Mining                           | 1.72% | 4.40% | 8.28% | 8.02% | 3.87% | 6.22% | 4.87% | 4.04% | 1.30% | 3.14% | 4.23% |
| Construction                     | 3.22% | 3.55% | 3.31% | 2.94% | 3.14% | 3.21% | 4.01% | 3.41% | 3.82% | 3.15% | 2.93% |
| Manufacturing                    | 2.63% | 2.51% | 2.53% | 2.45% | 2.55% | 2.82% | 2.76% | 2.66% | 2.38% | 2.04% | 1.96% |
| Transportation, Comm, Pub Util   | 4.25% | 4.38% | 3.76% | 4.16% | 4.46% | 3.60% | 4.15% | 4.27% | 4.25% | 3.97% | 4.04% |
| Wholesale & Retail Trade         | 1.79% | 1.72% | 1.63% | 1.65% | 1.57% | 1.56% | 1.66% | 1.55% | 1.52% | 1.30% | 1.23% |
| Finance, Ins. & Real Estate      | 0.88% | 0.86% | 0.59% | 0.77% | 0.84% | 0.70% | 0.71% | 0.69% | 0.64% | 0.57% | 0.53% |
| Services                         | 2.10% | 2.04% | 1.85% | 1.84% | 1.84% | 1.77% | 1.83% | 1.72% | 1.70% | 1.55% | 1.53% |
| Government & Other               | 1.78% | 1.68% | 1.46% | 1.46% | 1.46% | 1.59% | 1.60% | 1.71% | 1.72% | 1.46% | 1.51% |
| Total                            | 2.14% | 2.08% | 1.93% | 1.93% | 1.94% | 1.94% | 2.02% | 1.93% | 1.88% | 1.65% | 1.60% |

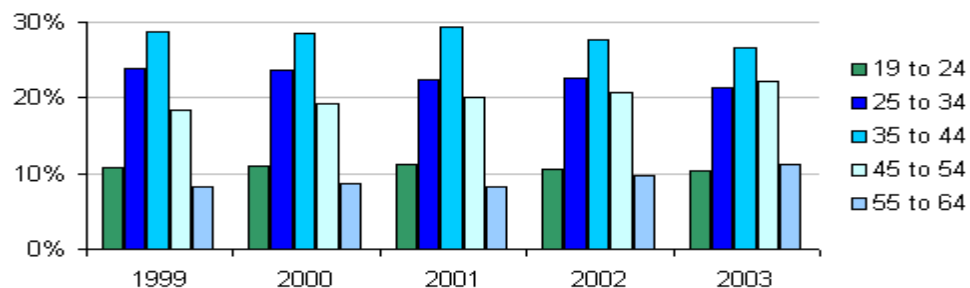


The sector of employment with the highest rate of injury per employment is transportation, communication, & public utilities. The injury rate for construction peaked at 4% in 1999 and dropped to 2.9% in 2003. The irregular rates for mining are not significant because of the very low numbers in that category. The total rate of indemnity injuries per employment was steady at about 2%, but it declined to 1.6% for 2003.

## Indemnity Injuries by Age of Injured Worker

|              | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003 |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|
| Under 16     | 3     | 12    | 4     | 4     | 9     | 9     | 19    | 15    | 7     | 4     | 6    |
| 16 to 18     | 176   | 167   | 165   | 148   | 172   | 176   | 219   | 187   | 183   | 143   | 113  |
| 19 to 24     | 1,127 | 1,012 | 933   | 927   | 905   | 959   | 968   | 961   | 960   | 791   | 769  |
| 25 to 34     | 2,442 | 2,310 | 2,174 | 2,093 | 2,126 | 2,083 | 2,160 | 2,075 | 1,933 | 1,704 | 1576 |
| 35 to 44     | 1,953 | 2,156 | 2,072 | 2,039 | 2,247 | 2,407 | 2,598 | 2,502 | 2,529 | 2,087 | 1961 |
| 45 to 54     | 1,276 | 1,318 | 1,249 | 1,395 | 1,454 | 1,555 | 1,652 | 1,687 | 1,734 | 1,566 | 1630 |
| 55 to 64     | 657   | 672   | 645   | 620   | 654   | 650   | 747   | 763   | 706   | 730   | 827  |
| 65 and over  | 110   | 115   | 117   | 118   | 142   | 121   | 131   | 124   | 148   | 114   | 124  |
| Not reported | 1,097 | 916   | 801   | 824   | 637   | 525   | 535   | 491   | 399   | 415   | 373  |
| Total        | 8,841 | 8,678 | 8,160 | 8,168 | 8,346 | 8,485 | 9,029 | 8,805 | 8,599 | 7,554 | 7379 |

|              | 1993   | 1994   | 1995   | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Under 16     | 0.03%  | 0.14%  | 0.05%  | 0.05%  | 0.11%  | 0.11%  | 0.21%  | 0.17%  | 0.08%  | 0.05%  | 0.08%  |
| 16 to 18     | 1.99%  | 1.92%  | 2.02%  | 1.81%  | 2.06%  | 2.07%  | 2.43%  | 2.12%  | 2.13%  | 1.89%  | 1.53%  |
| 19 to 24     | 12.75% | 11.66% | 11.43% | 11.35% | 10.84% | 11.30% | 10.72% | 10.91% | 11.16% | 10.47% | 10.42% |
| 25 to 34     | 27.62% | 26.62% | 26.64% | 25.62% | 25.47% | 24.55% | 23.92% | 23.57% | 22.48% | 22.56% | 21.36% |
| 35 to 44     | 22.09% | 24.84% | 25.39% | 24.96% | 26.92% | 28.37% | 28.77% | 28.42% | 29.41% | 27.63% | 26.58% |
| 45 to 54     | 14.43% | 15.19% | 15.31% | 17.08% | 17.42% | 18.33% | 18.30% | 19.16% | 20.17% | 20.73% | 22.09% |
| 55 to 64     | 7.43%  | 7.74%  | 7.90%  | 7.59%  | 7.84%  | 7.66%  | 8.27%  | 8.67%  | 8.21%  | 9.66%  | 11.21% |
| 65 and over  | 1.24%  | 1.33%  | 1.43%  | 1.44%  | 1.70%  | 1.43%  | 1.45%  | 1.41%  | 1.72%  | 1.51%  | 1.68%  |
| Not reported | 12.41% | 10.56% | 9.82%  | 10.09% | 7.63%  | 6.19%  | 5.93%  | 5.58%  | 4.64%  | 5.49%  | 5.05%  |

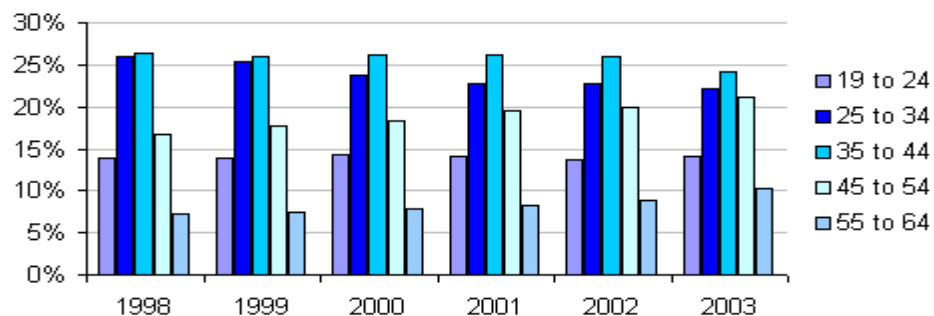


Indemnity injuries occur to workers in the 35 to 44 year old age category most often, possibly because of the age distribution of the work force. Injuries to workers in the 45 to 54 year old age category are the next most frequent, and they have increased steadily from 14% in 1993 to 22% in 2003. The slight decline in injuries to workers in the 19 to 24 year old and 25 to 34 year old ranges may also be due to the shift in age distribution of the work force.

## Non-Indemnity Injuries by Age of Injured Worker

|              | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|--------------|--------|--------|--------|--------|--------|--------|
| Under 16     | 46     | 64     | 48     | 49     | 46     | 33     |
| 16 to 18     | 907    | 863    | 888    | 751    | 593    | 579    |
| 19 to 24     | 3,640  | 3,510  | 3,635  | 3,429  | 3,038  | 3,133  |
| 25 to 34     | 6,778  | 6,424  | 6,084  | 5,507  | 5,042  | 4,919  |
| 35 to 44     | 6,852  | 6,558  | 6,720  | 6,316  | 5,736  | 5,332  |
| 45 to 54     | 4,358  | 4,499  | 4,707  | 4,723  | 4,406  | 4,664  |
| 55 to 64     | 1,872  | 1,886  | 2,004  | 2,021  | 1,977  | 2,272  |
| 65 and over  | 266    | 301    | 350    | 337    | 296    | 321    |
| Not reported | 1,309  | 1,180  | 1,158  | 1,056  | 936    | 866    |
| Total        | 26,028 | 25,285 | 25,594 | 24,189 | 22,070 | 22,119 |

|              | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|--------------|--------|--------|--------|--------|--------|--------|
| Under 16     | 0.18%  | 0.25%  | 0.19%  | 0.20%  | 0.21%  | 0.15%  |
| 16 to 18     | 3.48%  | 3.41%  | 3.47%  | 3.10%  | 2.69%  | 2.62%  |
| 19 to 24     | 13.98% | 13.88% | 14.20% | 14.18% | 13.77% | 14.16% |
| 25 to 34     | 26.04% | 25.41% | 23.77% | 22.77% | 22.85% | 22.24% |
| 35 to 44     | 26.33% | 25.94% | 26.26% | 26.11% | 25.99% | 24.11% |
| 45 to 54     | 16.74% | 17.79% | 18.39% | 19.53% | 19.96% | 21.09% |
| 55 to 64     | 7.19%  | 7.46%  | 7.83%  | 8.36%  | 8.96%  | 10.27% |
| 65 and over  | 1.02%  | 1.19%  | 1.37%  | 1.39%  | 1.34%  | 1.45%  |
| Not reported | 5.03%  | 4.67%  | 4.52%  | 4.37%  | 4.24%  | 3.92%  |



Non-indemnity injuries occur to workers in the 35 to 44 year old age category most often, possibly because of the age distribution of the work force. Injuries to workers in the 25 to 34 year old age category are almost as frequent. The increase over time of non-indemnity injuries to workers in the 45 to 54 and 55 to 64 year ranges is probably a reflection of the aging work force.

## Indemnity Injuries by Gender of Injured Worker

|              | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Male         | 4,990 | 4,921 | 4,567 | 4,456 | 4,444 | 4,876 | 5,413 | 5,336 | 5,318 | 4,691 | 4,242 |
| Female       | 3,105 | 2,973 | 2,843 | 2,743 | 2,826 | 2,976 | 2,996 | 3,073 | 3,138 | 2,743 | 2,766 |
| Not reported | 746   | 784   | 750   | 969   | 1,076 | 633   | 620   | 396   | 143   | 120   | 371   |
| Total        | 8,841 | 8,678 | 8,160 | 8,168 | 8,346 | 8,485 | 9,029 | 8,805 | 8,599 | 7,554 | 7,379 |

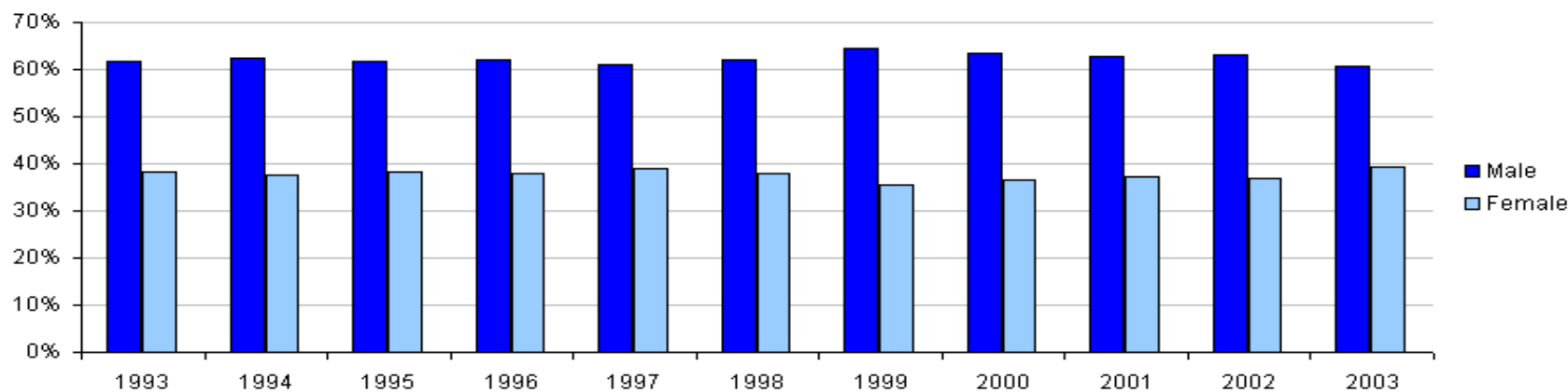
  

|                              | 1993   | 1994   | 1995   | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Male (percent of reported)   | 61.64% | 62.34% | 61.63% | 61.90% | 61.13% | 62.10% | 64.37% | 63.46% | 62.89% | 63.10% | 60.53% |
| Female (percent of reported) | 38.36% | 37.66% | 38.37% | 38.10% | 38.87% | 37.90% | 35.63% | 36.54% | 37.11% | 36.90% | 39.47% |

BLS Occupational Injuries & Illnesses with Days away from Work

2002  
 Male 65.03%  
 Female 34.97%

From 1993 to 2003, an average of 62% of indemnity injuries occurred to males and an average of 38% of indemnity injuries occurred to females where gender was reported. Distribution of injuries by gender has remained fairly stable, with a peak of injuries to males of 64% in 1999. In 2003, injuries to males dropped to 61%.



## Non-Indemnity Injuries by Gender of Injured Worker

|                     | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|---------------------|--------|--------|--------|--------|--------|--------|
| Male                | 14,272 | 14,333 | 14,621 | 13,909 | 12,675 | 12,027 |
| Female              | 10,136 | 9,642  | 10,116 | 9,897  | 9,201  | 9,222  |
| Gender not reported | 1,620  | 1,310  | 857    | 383    | 194    | 870    |
| Total               | 26,028 | 25,285 | 25,594 | 24,189 | 22,070 | 22,119 |

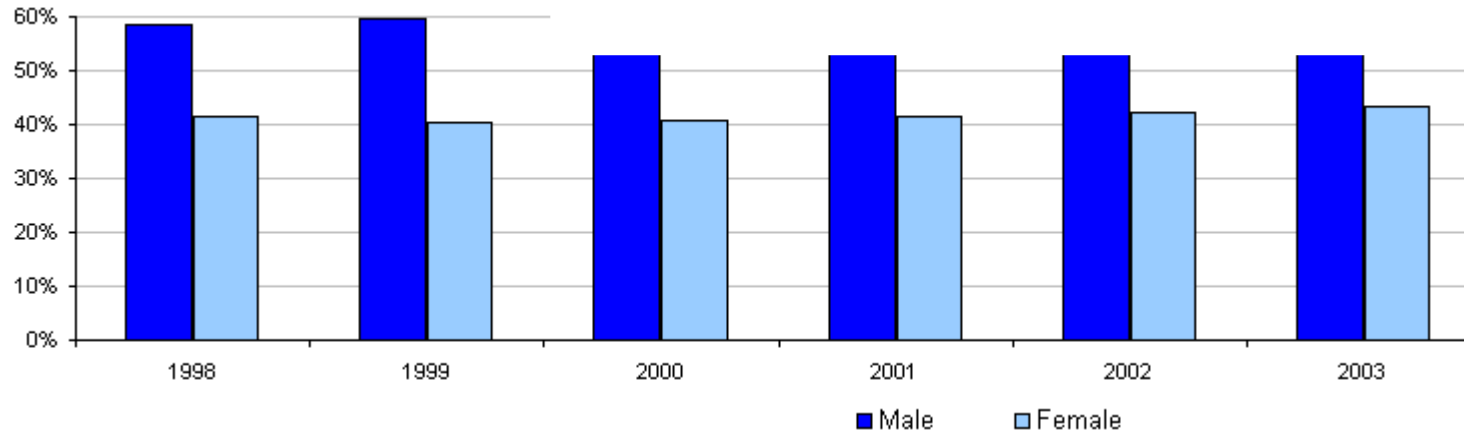
|                              | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|------------------------------|--------|--------|--------|--------|--------|--------|
| Male (percent of reported)   | 58.47% | 59.78% | 59.11% | 58.43% | 57.94% | 56.60% |
| Female (percent of reported) | 41.53% | 40.22% | 40.89% | 41.57% | 42.06% | 43.40% |

2003 Employment, age 16  
years and over (BLS)

Male

US  
53.24%

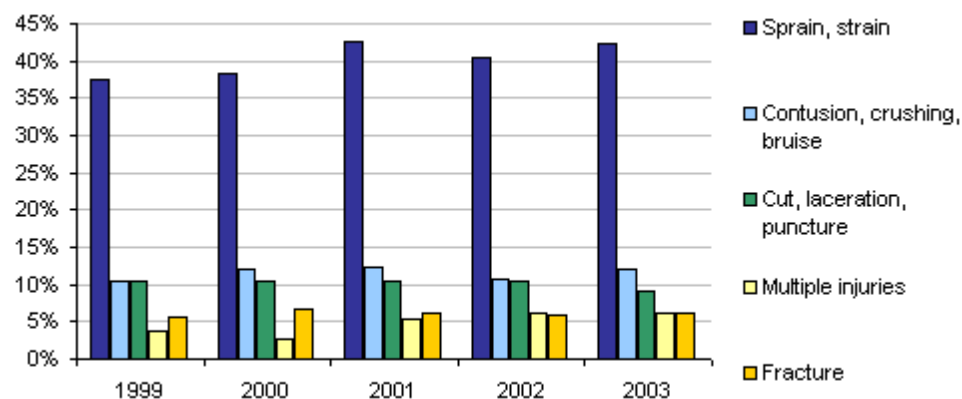
Over a 6 year span from 1998 to 2002, an average of 58.4% of non-indemnity injuries occurred to males and an average of 43.4% of non-indemnity injuries occurred to females. The proportion of injuries to males was highest in 1999, with a distribution of 59.11% to males and 40.89% to females. The distribution for 2003 shows 43.4 % of injuries to females and 56.6% to males. This is close to the 2003 distribution of employed persons over 16 years for the US according to BLS figures.



## Indemnity Injuries by Nature of Injury

|                             | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Sprain, strain              | 3,088 | 2,789 | 2,776 | 2,992 | 2,977 | 3,543 | 3,376 | 3,364 | 3,663 | 3,056 | 3,132 |
| Contusion, crushing, bruise | 915   | 1,102 | 941   | 851   | 849   | 999   | 936   | 1,056 | 1,061 | 802   | 888   |
| Cut, laceration, puncture   | 680   | 660   | 710   | 738   | 768   | 862   | 946   | 926   | 898   | 786   | 674   |
| Multiple injuries           | 402   | 451   | 437   | 372   | 388   | 365   | 344   | 247   | 458   | 475   | 455   |
| Fracture                    | 478   | 565   | 503   | 458   | 479   | 500   | 512   | 582   | 522   | 444   | 445   |
| Inflammation, irritation    | 1,256 | 1,194 | 1,228 | 1,015 | 923   | 618   | 652   | 1,093 | 304   | 212   | 218   |
| Burn from heat              | 111   | 130   | 121   | 138   | 136   | 213   | 214   | 217   | 199   | 154   | 128   |
| Other                       | 1,911 | 1,787 | 1,444 | 1,604 | 1,826 | 1,385 | 2,049 | 1,320 | 1,494 | 1,625 | 1,439 |
| Total                       | 8,841 | 8,678 | 8,160 | 8,168 | 8,346 | 8,485 | 9,029 | 8,805 | 8,599 | 7,554 | 7,379 |

|                             | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Sprain, strain              | 34.9% | 32.1% | 34.0% | 36.6% | 35.7% | 41.8% | 37.4% | 38.2% | 42.6% | 40.5% | 42.4% |
| Contusion, crushing, bruise | 10.3% | 12.7% | 11.5% | 10.4% | 10.2% | 11.8% | 10.4% | 12.0% | 12.3% | 10.6% | 12.0% |
| Cut, laceration, puncture   | 7.7%  | 7.6%  | 8.7%  | 9.0%  | 9.2%  | 10.2% | 10.5% | 10.5% | 10.4% | 10.4% | 9.1%  |
| Multiple injuries           | 4.5%  | 5.2%  | 5.4%  | 4.6%  | 4.6%  | 4.3%  | 3.8%  | 2.8%  | 5.3%  | 6.3%  | 6.2%  |
| Fracture                    | 5.4%  | 6.5%  | 6.2%  | 5.6%  | 5.7%  | 5.9%  | 5.7%  | 6.6%  | 6.1%  | 5.9%  | 6.0%  |
| Inflammation, irritation    | 14.2% | 13.8% | 15.0% | 12.4% | 11.1% | 7.3%  | 7.2%  | 12.4% | 3.5%  | 2.8%  | 3.0%  |
| Burn from heat              | 1.3%  | 1.5%  | 1.5%  | 1.7%  | 1.6%  | 2.5%  | 2.4%  | 2.5%  | 2.3%  | 2.0%  | 1.7%  |
| Other                       | 21.6% | 20.6% | 17.7% | 19.6% | 21.9% | 16.3% | 22.7% | 15.0% | 17.4% | 21.5% | 19.5% |

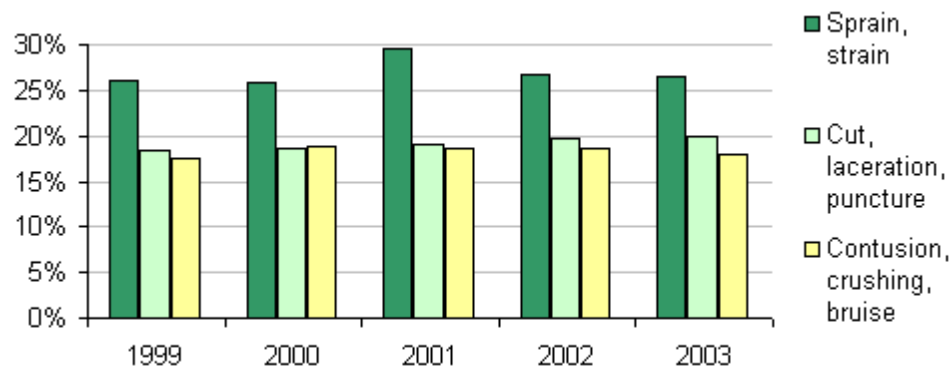


Sprains and strains are by far the most frequently occurring nature of injury for indemnity injuries. The percent of injuries with sprain or strain injuries averages about 40% for the last 5 years. The next most frequently occurring indemnity injuries are contusion, crushing and bruise injuries, with an average of 11.5% over the last 5 years. Cut, laceration and puncture injuries are nearly as frequent with an average of 10.2%. Multiple nature of injuries has a fluctuating frequency, as does inflammation or irritation of joints and muscles. This variation may be attributable to the way these are reported. Fractures remain steady, with an average of 6.1% from 1999 to 2003.

## Non-Indemnity Injuries by Nature of Injury

| Nature of Injury            | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|-----------------------------|--------|--------|--------|--------|--------|--------|
| Sprain, strain              | 6,750  | 6,590  | 6,628  | 7,169  | 5,883  | 5,844  |
| Cut, laceration, puncture   | 4,923  | 4,668  | 4,761  | 4,586  | 4,355  | 4,386  |
| Contusion, crushing, bruise | 4,678  | 4,416  | 4,812  | 4,507  | 4,121  | 3,980  |
| Multiple injuries           | 606    | 500    | 451    | 760    | 764    | 926    |
| Eye: disease, particle      | 1,132  | 1,082  | 1,037  | 1,028  | 881    | 789    |
| Exposed to germs            | 532    | 602    | 652    | 659    | 589    | 658    |
| Burn from heat              | 708    | 642    | 674    | 616    | 551    | 561    |
| Other                       | 6,699  | 6,785  | 6,579  | 4,864  | 4,926  | 4,975  |
| Total                       | 26,028 | 25,285 | 25,594 | 24,189 | 22,070 | 22,119 |

|                             | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------------------|-------|-------|-------|-------|-------|-------|
| Sprain, strain              | 25.9% | 26.1% | 25.9% | 29.6% | 26.7% | 26.4% |
| Cut, laceration, puncture   | 18.9% | 18.5% | 18.6% | 19.0% | 19.7% | 19.8% |
| Contusion, crushing, bruise | 18.0% | 17.5% | 18.8% | 18.6% | 18.7% | 18.0% |
| Multiple injuries           | 2.3%  | 2.0%  | 1.8%  | 3.1%  | 3.5%  | 4.2%  |
| Eye: disease, particle      | 4.3%  | 4.3%  | 4.1%  | 4.2%  | 4.0%  | 3.6%  |
| Exposed to germs            | 2.0%  | 2.4%  | 2.5%  | 2.7%  | 2.7%  | 3.0%  |
| Burn from heat              | 2.7%  | 2.5%  | 2.6%  | 2.5%  | 2.5%  | 2.5%  |
| Other                       | 25.7% | 26.8% | 25.7% | 20.1% | 22.3% | 22.5% |



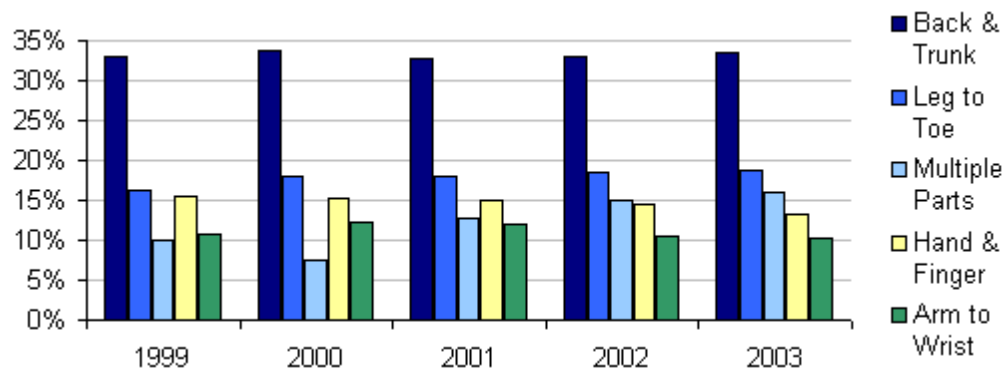
Sprains and strains are the most frequently occurring non-indemnity injury. An average of about 27% of non-indemnity injuries from 1999 to 2003 are sprains or strains. The next most frequent non-indemnity injuries are cut, laceration and puncture injuries, followed very closely by contusion, crushing, and bruise injuries. An average of 19% of non-indemnity injuries between 1999 and 2003 were cut, laceration or puncture. Contusion, crushing and bruise injuries averaged just over 18% for the same period.

## Indemnity Injuries by Injured Body Part

|                 | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Back & Trunk    | 3,036 | 2,898 | 2,664 | 2,585 | 2,608 | 2,892 | 2,981 | 2,977 | 2,818 | 2,496 | 2,481 |
| Leg to Toe      | 1,404 | 1,317 | 1,292 | 1,180 | 1,280 | 1,335 | 1,471 | 1,579 | 1,549 | 1,406 | 1,392 |
| Multiple Parts  | 1,035 | 1,096 | 972   | 948   | 839   | 826   | 912   | 652   | 1,100 | 1,124 | 1,179 |
| Hand & Finger   | 1,188 | 1,159 | 1,189 | 1,164 | 1,176 | 1,278 | 1,389 | 1,334 | 1,295 | 1,102 | 978   |
| Arm to Wrist    | 830   | 834   | 792   | 833   | 868   | 972   | 979   | 1,080 | 1,032 | 802   | 749   |
| Head, all parts | 244   | 274   | 234   | 232   | 250   | 297   | 318   | 374   | 324   | 259   | 286   |
| Neck            | 195   | 157   | 151   | 128   | 139   | 178   | 227   | 296   | 218   | 126   | 116   |
| Other           | 163   | 159   | 116   | 129   | 110   | 74    | 132   | 117   | 120   | 119   | 147   |
| No Statistics   | 746   | 784   | 750   | 969   | 1,076 | 633   | 620   | 396   | 143   | 120   | 51    |
| Total           | 8,841 | 8,678 | 8,160 | 8,168 | 8,346 | 8,485 | 9,029 | 8,805 | 8,599 | 7,554 | 7,379 |

|                 | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Back & Trunk    | 34.3% | 33.4% | 32.6% | 31.6% | 31.2% | 34.1% | 33.0% | 33.8% | 32.8% | 33.0% | 33.6% |
| Leg to Toe      | 15.9% | 15.2% | 15.8% | 14.4% | 15.3% | 15.7% | 16.3% | 17.9% | 18.0% | 18.6% | 18.9% |
| Multiple Parts  | 11.7% | 12.6% | 11.9% | 11.6% | 10.1% | 9.7%  | 10.1% | 7.4%  | 12.8% | 14.9% | 16.0% |
| Hand & Finger   | 13.4% | 13.4% | 14.6% | 14.3% | 14.1% | 15.1% | 15.4% | 15.2% | 15.1% | 14.6% | 13.3% |
| Arm to Wrist    | 9.4%  | 9.6%  | 9.7%  | 10.2% | 10.4% | 11.5% | 10.8% | 12.3% | 12.0% | 10.6% | 10.2% |
| Head, all parts | 2.8%  | 3.2%  | 2.9%  | 2.8%  | 3.0%  | 3.5%  | 3.5%  | 4.2%  | 3.8%  | 3.4%  | 3.9%  |
| Neck            | 2.2%  | 1.8%  | 1.9%  | 1.6%  | 1.7%  | 2.1%  | 2.5%  | 3.4%  | 2.5%  | 1.7%  | 1.6%  |
| Other           | 1.8%  | 1.8%  | 1.4%  | 1.6%  | 1.3%  | 0.9%  | 1.5%  | 1.3%  | 1.4%  | 1.6%  | 2.0%  |
| No Statistics   | 8.4%  | 9.0%  | 9.2%  | 11.9% | 12.9% | 7.5%  | 6.9%  | 4.5%  | 1.7%  | 1.6%  | 0.7%  |



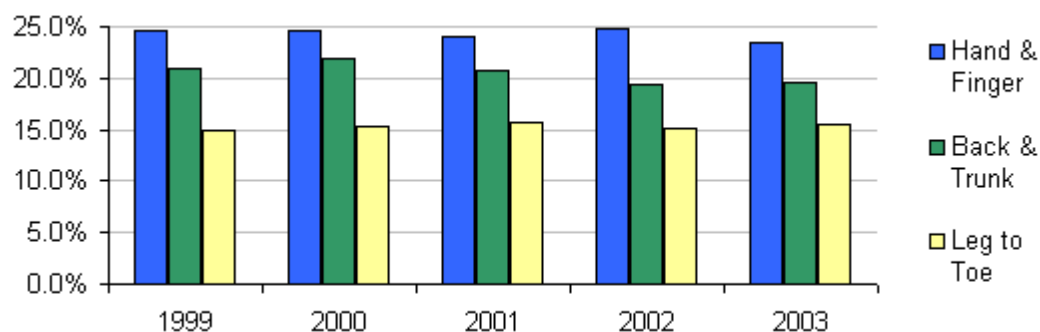
From 1999 to 2003, an average of about 33% of indemnity injuries occurred to the back and trunk. Other body parts have a much lower frequency of injury. Injuries to the leg, including the foot and toes made up an average of nearly 18% of indemnity injuries for the same time frame. Injuries to multiple body parts averaged about 12% of injuries in the last 5 years. For the same time period, injuries to hand and fingers were about 15% of injuries, and from arm to wrist made up an average of 11% of indemnity injuries.



## Non-Indemnity Injuries by Injured Body Part

|                 | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|-----------------|--------|--------|--------|--------|--------|--------|
| Hand & Finger   | 6,593  | 6,220  | 6,285  | 5,806  | 5,482  | 5,179  |
| Back & Trunk    | 5,203  | 5,282  | 5,596  | 5,014  | 4,291  | 4,331  |
| Leg to Toe      | 3,667  | 3,782  | 3,937  | 3,809  | 3,334  | 3,437  |
| Head, all parts | 3,242  | 3,241  | 3,309  | 3,112  | 2,945  | 2,786  |
| Arm to Wrist    | 2,828  | 2,811  | 2,923  | 2,923  | 2,591  | 2,627  |
| Multiple Parts  | 1,829  | 1,459  | 1,412  | 2,040  | 2,272  | 2,607  |
| Neck            | 449    | 517    | 655    | 471    | 343    | 311    |
| Other           | 597    | 663    | 620    | 631    | 618    | 813    |
| No Statistics   | 1,620  | 1,310  | 857    | 383    | 194    | 28     |
| Total           | 26,028 | 25,285 | 25,594 | 24,189 | 22,070 | 22,119 |

|                 | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|-----------------|-------|-------|-------|-------|-------|-------|
| Hand & Finger   | 25.3% | 24.6% | 24.6% | 24.0% | 24.8% | 23.4% |
| Back & Trunk    | 20.0% | 20.9% | 21.9% | 20.7% | 19.4% | 19.6% |
| Leg to Toe      | 14.1% | 15.0% | 15.4% | 15.7% | 15.1% | 15.5% |
| Head, all parts | 12.5% | 12.8% | 12.9% | 12.9% | 13.3% | 12.6% |
| Arm to Wrist    | 10.9% | 11.1% | 11.4% | 12.1% | 11.7% | 11.9% |
| Multiple Parts  | 7.0%  | 5.8%  | 5.5%  | 8.4%  | 10.3% | 11.8% |
| Neck            | 1.7%  | 2.0%  | 2.6%  | 1.9%  | 1.6%  | 1.4%  |
| Other           | 2.3%  | 2.6%  | 2.4%  | 2.6%  | 2.8%  | 3.7%  |
| No Statistics   | 6.2%  | 5.2%  | 3.3%  | 1.6%  | 0.9%  | 0.1%  |

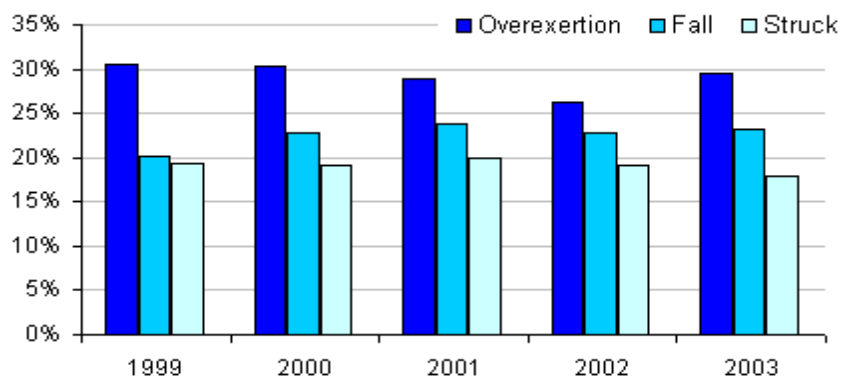


Injuries to the hand and fingers occur most frequently, accounting for an average of 24.3% of non-indemnity injuries from 1999 to 2003. Injuries to the back and trunk area are the next most frequent, averaging 20.5% of non-indemnity injuries for that period. Injuries from leg to toe averaged 15.3% of non-indemnity injuries.

## Indemnity Injuries by Type of Injury

|                           | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Overexertion              | 2,886 | 2,564 | 2,506 | 2,390 | 2,474 | 2,536 | 2,749 | 2,666 | 2,486 | 1,982 | 2,183 |
| Fall                      | 1,662 | 1,849 | 1,511 | 1,488 | 1,487 | 1,609 | 1,812 | 1,998 | 2,049 | 1,716 | 1,717 |
| Struck                    | 1,499 | 1,403 | 1,392 | 1,369 | 1,405 | 1,535 | 1,739 | 1,681 | 1,708 | 1,446 | 1,322 |
| Bodily reaction           | 555   | 549   | 561   | 509   | 411   | 580   | 488   | 470   | 619   | 829   | 573   |
| Caught in, under, between | 513   | 597   | 527   | 532   | 546   | 556   | 511   | 488   | 433   | 393   | 301   |
| Motor vehicle accident    | 214   | 233   | 211   | 227   | 241   | 273   | 278   | 279   | 315   | 268   | 263   |
| Other                     | 766   | 699   | 702   | 684   | 706   | 763   | 832   | 827   | 846   | 800   | 969   |
| No statistics on file     | 746   | 784   | 750   | 969   | 1,076 | 633   | 620   | 396   | 143   | 120   | 51    |
| Total                     | 8,841 | 8,678 | 8,160 | 8,168 | 8,346 | 8,485 | 9,029 | 8,805 | 8,599 | 7,554 | 7,379 |

|                           | 1993  | 1994  | 1995  | 1996  | 1997  | 1998  | 1999  | 2000  | 2001  | 2002  | 2003  |
|---------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Overexertion              | 32.6% | 29.5% | 30.7% | 29.3% | 29.6% | 29.9% | 30.4% | 30.3% | 28.9% | 26.2% | 29.6% |
| Fall                      | 18.8% | 21.3% | 18.5% | 18.2% | 17.8% | 19.0% | 20.1% | 22.7% | 23.8% | 22.7% | 23.3% |
| Struck                    | 17.0% | 16.2% | 17.1% | 16.8% | 16.8% | 18.1% | 19.3% | 19.1% | 19.9% | 19.1% | 17.9% |
| Bodily reaction           | 6.3%  | 6.3%  | 6.9%  | 6.2%  | 4.9%  | 6.8%  | 5.4%  | 5.3%  | 7.2%  | 11.0% | 7.8%  |
| Caught in, under, between | 5.8%  | 6.9%  | 6.5%  | 6.5%  | 6.5%  | 6.6%  | 5.7%  | 5.5%  | 5.0%  | 5.2%  | 4.1%  |
| Motor vehicle accident    | 2.4%  | 2.7%  | 2.6%  | 2.8%  | 2.9%  | 3.2%  | 3.1%  | 3.2%  | 3.7%  | 3.5%  | 3.6%  |
| Other                     | 8.7%  | 8.1%  | 8.6%  | 8.4%  | 8.5%  | 9.0%  | 9.2%  | 9.4%  | 9.8%  | 10.6% | 13.1% |
| No statistics on file     | 8.4%  | 9.0%  | 9.2%  | 11.9% | 12.9% | 7.5%  | 6.9%  | 4.5%  | 1.7%  | 1.6%  | 0.7%  |



Overexertion is the most frequently occurring type of injury. From 1999 to 2003, overexertion accounted for an average of 29.1% of indemnity injuries.

The second most frequent indemnity injury type is a fall. For the last 5 years, an average of 22.55% of indemnity injuries was falls.

Injuries where the worker was struck against or by an object are the next most frequent, averaging 19.1% from 1999 to 2003.

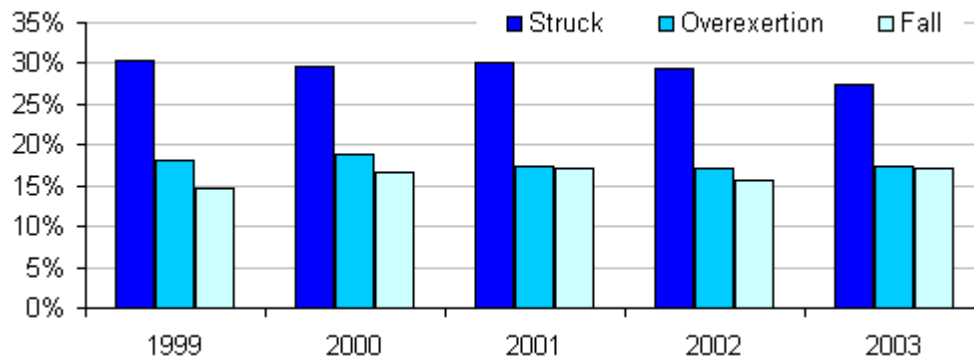
The frequency of bodily reaction injuries increased sharply in 2002. This may be due to inconsistent coding.

## Non-Indemnity Injuries by Type of Injury

|                           | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|---------------------------|--------|--------|--------|--------|--------|--------|
| Struck                    | 8,003  | 7,669  | 7,606  | 7,254  | 6,495  | 6,080  |
| Overexertion              | 4,508  | 4,600  | 4,797  | 4,195  | 3,785  | 3,841  |
| Fall                      | 3,571  | 3,738  | 4,263  | 4,164  | 3,473  | 3,813  |
| Bodily reaction           | 1,055  | 1,000  | 799    | 1,355  | 1,436  | 1,173  |
| Caught in, under, between | 1,670  | 1,565  | 1,578  | 1,282  | 1,132  | 919    |
| Particle in eye           | 1,093  | 1,113  | 1,159  | 1,113  | 959    | 836    |
| Other                     | 4,508  | 4,233  | 4,486  | 4,386  | 3,918  | 5,429  |
| No statistics on file     | 1,620  | 1,310  | 857    | 383    | 194    | 28     |
| Total                     | 26,028 | 25,285 | 25,594 | 24,189 | 22,070 | 22,119 |

|                           | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|---------------------------|--------|--------|--------|--------|--------|--------|
| Struck                    | 30.75% | 30.33% | 29.72% | 29.99% | 29.43% | 27.49% |
| Overexertion              | 17.32% | 18.19% | 18.74% | 17.34% | 17.15% | 17.37% |
| Fall                      | 13.72% | 14.78% | 16.66% | 17.21% | 15.74% | 17.24% |
| Bodily reaction           | 4.05%  | 3.95%  | 3.12%  | 5.60%  | 6.51%  | 5.30%  |
| Caught in, under, between | 6.42%  | 6.19%  | 6.17%  | 5.30%  | 5.13%  | 4.15%  |
| Particle in eye           | 4.20%  | 4.40%  | 4.53%  | 4.60%  | 4.35%  | 3.78%  |
| Other                     | 17.32% | 16.97% | 17.72% | 18.37% | 20.82% | 24.54% |
| No statistics on file     | 6.22%  | 5.18%  | 3.35%  | 1.58%  | 0.88%  | 0.13%  |



Injuries where the worker was struck against or by an object are the most frequent, averaging 29.4% from 1999 to 2003.

Overexertion is the next most frequently occurring type of injury. In 2003, 17.3% of non-indemnity injuries were classified as overexertion.

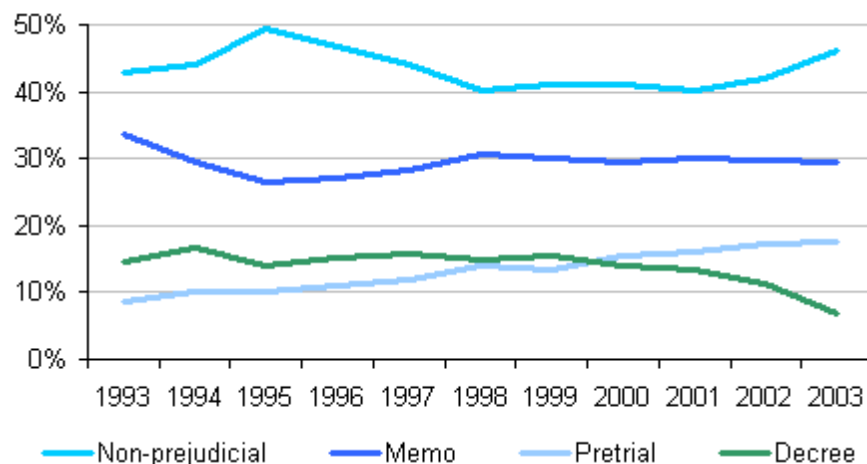
Falls are the third most frequent type of non-indemnity injury. For the last 5 years, an average of 16.3% of non-indemnity injuries were from falls.

## Workers' Compensation Fatalities

|                                 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 |
|---------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|
| Compensable Fatalities          | 11   | 6    | 4    | 7    | 7    | 5    | 7    | 7    | 3    | 5    | 6    | 12   |
| Gender                          |      |      |      |      |      |      |      |      |      |      |      |      |
| Female                          | 2    | 0    | 0    | 1    | 1    | 0    | 2    | 0    | 0    | 1    | 2    | 2    |
| Male                            | 9    | 6    | 4    | 6    | 6    | 5    | 5    | 7    | 3    | 4    | 4    | 10   |
| County                          |      |      |      |      |      |      |      |      |      |      |      |      |
| Kent                            | 1    | 0    | 1    | 2    | 0    | 1    | 0    | 0    | 0    | 2    | 1    | 6    |
| Newport                         | 0    | 0    | 0    | 1    | 1    | 0    | 0    | 0    | 1    | 0    | 0    | 0    |
| Providence                      | 9    | 3    | 2    | 3    | 1    | 3    | 4    | 4    | 0    | 2    | 3    | 4    |
| Washington                      | 1    | 0    | 0    | 0    | 3    | 1    | 2    | 2    | 0    | 0    | 0    | 0    |
| Out of State                    | 0    | 3    | 1    | 1    | 2    | 0    | 1    | 1    | 2    | 1    | 2    | 2    |
| Accident Type                   |      |      |      |      |      |      |      |      |      |      |      |      |
| Aircraft accident               | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 1    | 0    | 1    | 0    | 0    |
| Assaulted or shot               | 2    | 0    | 0    | 2    | 0    | 0    | 1    | 0    | 0    | 1    | 1    | 0    |
| Crushed                         | 1    | 0    | 0    | 1    | 0    | 0    | 1    | 0    | 2    | 0    | 0    | 3    |
| Drowned or asphyxiated          | 1    | 1    | 0    | 1    | 1    | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| Electrocuted                    | 2    | 0    | 1    | 0    | 0    | 0    | 0    | 2    | 0    | 1    | 0    | 0    |
| Fell from elevation             | 1    | 1    | 0    | 1    | 0    | 0    | 0    | 1    | 0    | 0    | 0    | 1    |
| Fire                            | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 6    |
| Heart attack or stroke          | 0    | 0    | 1    | 2    | 2    | 0    | 1    | 0    | 0    | 0    | 1    | 0    |
| Industrial vehicle accident     | 0    | 0    | 0    | 0    | 0    | 2    | 0    | 0    | 0    | 0    | 0    | 0    |
| Motor vehicle accident          | 3    | 3    | 2    | 0    | 3    | 0    | 4    | 2    | 1    | 2    | 4    | 2    |
| Struck by falling/flying object | 0    | 0    | 0    | 0    | 1    | 2    | 0    | 0    | 0    | 0    | 0    | 0    |
| Type not reported               | 1    | 1    | 0    | 0    | 0    | 1    | 0    | 1    | 0    | 0    | 0    | 0    |
| Employer Type                   |      |      |      |      |      |      |      |      |      |      |      |      |
| Construction                    | 3    | 0    | 2    | 1    | 3    | 1    | 0    | 2    | 3    | 1    | 0    | 3    |
| Manufacturing                   | 2    | 0    | 0    | 0    | 0    | 2    | 1    | 3    | 0    | 2    | 3    | 1    |
| Transport & Public Utilities    | 1    | 1    | 0    | 2    | 1    | 0    | 0    | 2    | 0    | 1    | 0    | 0    |
| Wholesale & Retail              | 0    | 1    | 1    | 0    | 0    | 1    | 3    | 0    | 0    | 0    | 1    | 7    |
| Finance, Insurance, Real Estate | 0    | 0    | 0    | 0    | 0    | 0    | 1    | 0    | 0    | 0    | 0    | 0    |
| Services                        | 5    | 4    | 1    | 4    | 3    | 1    | 2    | 0    | 0    | 1    | 1    | 1    |
| Government                      | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 1    | 0    |

## Files Opened by Level of Agreement or Order to Compensate

| Files Opened                    | 1993   | 1994   | 1995   | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|---------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Number of injury files opened   | 11,932 | 12,817 | 11,716 | 11,312 | 12,120 | 33,914 | 34,470 | 34,036 | 33,467 | 30,977 | 30,522 |
| With no agreement               | 2,905  | 3,663  | 3,383  | 3,045  | 3,678  | 25,125 | 25,554 | 25,387 | 24,718 | 22,708 | 22,234 |
| Under nonprejudicial agreement  | 3,874  | 4,022  | 4,116  | 3,872  | 3,716  | 3,539  | 3,672  | 3,555  | 3,517  | 3,458  | 3,818  |
| Under memorandum of agreement   | 3,045  | 2,705  | 2,207  | 2,234  | 2,378  | 2,703  | 2,670  | 2,556  | 2,633  | 2,457  | 2,435  |
| Under pretrial order            | 788    | 913    | 847    | 917    | 1,004  | 1,237  | 1,205  | 1,333  | 1,417  | 1,422  | 1,464  |
| Under decree                    | 1,320  | 1,514  | 1,163  | 1,244  | 1,344  | 1,310  | 1,369  | 1,205  | 1,182  | 932    | 571    |
| Under agreement or decree total | 9,027  | 9,154  | 8,333  | 8,267  | 8,442  | 8,789  | 8,916  | 8,649  | 8,749  | 8,269  | 8,288  |
| Non-prejudicial rate            | 42.92% | 43.94% | 49.39% | 46.84% | 44.02% | 40.27% | 41.18% | 41.10% | 40.20% | 41.82% | 46.07% |
| Memorandum rate                 | 33.73% | 29.55% | 26.49% | 27.02% | 28.17% | 30.75% | 29.95% | 29.55% | 30.09% | 29.71% | 29.38% |
| Pretrial rate                   | 8.73%  | 9.97%  | 10.16% | 11.09% | 11.89% | 14.07% | 13.52% | 15.41% | 16.20% | 17.20% | 17.66% |
| Decree rate                     | 14.62% | 16.54% | 13.96% | 15.05% | 15.88% | 14.88% | 15.35% | 13.88% | 13.51% | 11.97% | 8.88%  |



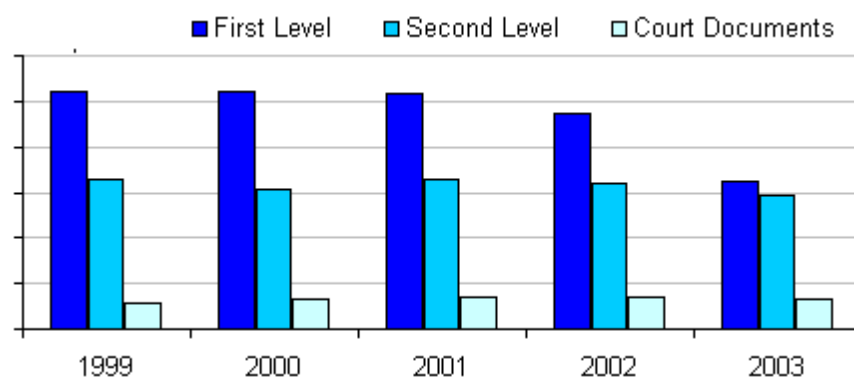
In 1998, The Division of Workers' Compensation began recording all injuries electronically, including non-indemnity. The dramatic increase in the number of files opened and files opened with no agreement between 1997 and 1998 reflects this change in policy.

The nonprejudicial agreement is used most often. At a peak in 1995, 49% of all files with an agreement or decree were paid under a nonprejudicial agreement. The memorandum is the next most frequently used at overall rate of about 30%.

The rate of files under pretrial order has increased steadily since 1993. The rate of files under a decree is expected to increase over time for 2002 and 2003 as pending litigation is resolved.

## First Reports and Filings Received Per Calendar Year

| Filings Received               | 1993   | 1994   | 1995   | 1996   | 1997   | 1998   | 1999   | 2000   | 2001   | 2002   | 2003   |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| First reports                  | 11,300 | 11,033 | 10,809 | 10,142 | 10,697 | 31,317 | 32,787 | 32,640 | 32,893 | 30,811 | 30,448 |
| Report of no indemnity benefit | 3,433  | 3,365  | 3,465  | 3,010  | 2,922  | 18,094 | 19,532 | 19,492 | 18,783 | 16,675 | 1,935  |
| First Level Report Total       | 14,733 | 14,398 | 14,274 | 13,152 | 13,619 | 49,411 | 52,319 | 52,132 | 51,676 | 47,486 | 32,383 |
| Nonprejudicial agreements      | 8,664  | 8,198  | 8,058  | 8,096  | 8,144  | 7,676  | 7,983  | 7,605  | 7,693  | 7,211  | 7,552  |
| Memorandums of agreement       | 4,653  | 3,634  | 3,297  | 3,274  | 3,503  | 3,915  | 3,780  | 3,609  | 3,962  | 3,591  | 3,359  |
| Mutual agreements              | 1,470  | 1,923  | 2,365  | 2,699  | 2,756  | 2,998  | 2,823  | 2,652  | 2,905  | 3,130  | 1,905  |
| Interim Payment Reports        | 3,756  | 2,720  | 2,545  | 3,034  | 2,435  | 2,322  | 3,333  | 2,853  | 3,016  | 3,056  | 2,571  |
| Specific Injury Report         | 1,338  | 1,639  | 1,964  | 2,038  | 1,915  | 2,021  | 1,996  | 1,865  | 2,115  | 2,250  | 2,158  |
| Final Payment Reports          | 5,969  | 4,681  | 4,277  | 4,573  | 4,545  | 4,708  | 4,440  | 4,226  | 4,809  | 4,905  | 3,976  |
| Terminations of benefits       | 6,140  | 6,003  | 5,691  | 5,682  | 5,639  | 5,058  | 5,526  | 5,212  | 5,295  | 4,989  | 5,243  |
| Suspension agreements          | 3,392  | 2,776  | 2,471  | 2,452  | 2,624  | 2,964  | 2,811  | 2,640  | 2,886  | 2,652  | 2,386  |
| Wage transcripts               | 333    | 62     | 38     | 69     | 43     | 19     | 16     | 13     | 28     | 23     | 22     |
| Second Level Report Total      | 35,715 | 31,636 | 30,706 | 31,917 | 31,604 | 31,681 | 32,708 | 30,675 | 32,709 | 31,807 | 29,172 |
| Pretrial Orders                | 3,275  | 3,555  | 3,772  | 3,810  | 4,020  | 3,884  | 4,009  | 4,486  | 4,974  | 4,924  | 4,701  |
| Decrees                        | 1,857  | 1,876  | 1,991  | 2,108  | 2,152  | 2,217  | 1,809  | 1,992  | 1,906  | 2,150  | 1,833  |
| Court Documents Total          | 5,132  | 5,431  | 5,763  | 5,918  | 6,172  | 6,101  | 5,818  | 6,478  | 6,880  | 7,074  | 6,534  |



First Reports and Reports of non-payment of indemnity benefits are first level reports. Before 1998, non-indemnity first reports were recorded manually and are not included in these figures. In the second half of 2002, the Report of Non-Payment of Indemnity form was discontinued.

Second level reports include agreements to compensate, documents to end compensation, and reports of payments. From 1994 through 2002, the number of second level reports has ranged between 30,000 and 33,000 per year, but the number decreased to 29,172 in 2003. The number of Final payment reports dropped substantially in 2003.

Starting in 1998, all first reports including non-indemnity were recorded.

# Workers Compensation Administrative Fund

## Administrative Fund Information

The Workers' Compensation Administrative Fund, formerly the Second Injury Fund, collects income each year through assessments on insurance companies, self-insured employers, group self-insured employers and municipalities covered under the Workers' Compensation Act. The Fund supports these agencies:

Dr. John E. Donley Rehabilitation Center

Education Unit

Workers' Compensation Court System

Medical Advisory Board

Workers' Compensation Fraud and Compliance Unit

Department of Labor & Training's Workers' Compensation Unit

Workers' Compensation Advisory Council.

The Administrative Fund is also responsible to reimburse contributors to the fund for claims that fall within these sections of the Workers' Compensation Act:

Pre-1975 Injuries. RIGL § 28-37-9 provides for the reimbursement of compensation and medical payments for claims with injury dates before September, 1974. These claims were subject to a cap on benefits. If a totally disabled employee reached the cap, the insurer would be reimbursed for compensation benefits until the end of total disability or death.

Aggravation. RIGL § 28-27-4 provided for reimbursement of benefits for injured employees with a pre-existing work-related disability. This section was repealed on July 3, 1998. Injuries accepted prior to repeal are still eligible for reimbursement, but no new claims are accepted.

WCC Pretrial Overturned. RIGL § 28-35-20 (f) provides for reimbursement of payments made pursuant to an order of the Workers' Compensation Court that is later overturned or amended.

DWC Hearing Overturned. RIGL § 28-33-1.1 (i) (1) (B) provides for the reimbursement of payments made pursuant to a preliminary determination issued by the Workers' Compensation Hearing unit that was later overturned or amended. This section was repealed.

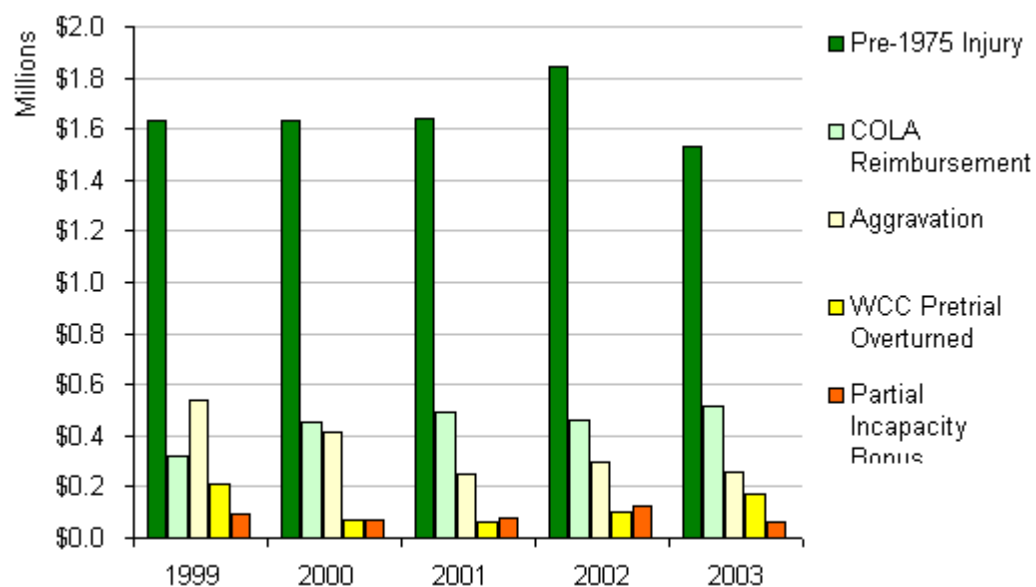
COLA Reimbursement. RIGL § 28-37-1 (b) (8) provides for reimbursement of insurer payment made for cost-of-living adjustments pursuant to RIGL § 28-33-17. The application period for this type of reimbursement has expired.

Partial Incapacity Bonus. RIGL § 28-37-4 (i) provides for direct payment to injured workers who return to employment at wages less than those received before the work-related injury. Payment from the Fund makes up the difference between the pre-injury wages and the total of current wages plus compensation. This law was repealed in 1992, but by Supreme Court order the Fund is obligated to make payments to employees accepted prior to the repeal.



## Workers' Compensation Administrative Fund Total Expenditures

| Amount Paid   | 1996               | 1997               | 1998               | 1999               | 2000               | 2001               | 2002               | 2003               |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Pre-1975 Injury                                       | \$1,994,084        | \$2,269,566        | \$2,080,103        | \$1,629,944        | \$1,631,669        | \$1,640,010        | \$1,841,880        | \$1,529,564        |
| COLA Reimbursement                                    | \$2,110,936        | \$674,244          | \$296,584          | \$319,364          | \$452,229          | \$493,602          | \$458,963          | \$513,839          |
| Aggravation   | \$799,983          | \$1,046,448        | \$784,945          | \$538,650          | \$415,393          | \$250,501          | \$296,247          | \$254,262          |
| WCC Pretrial<br>Overturned                            | \$246,230          | \$82,828           | \$284,415          | \$207,297          | \$70,138           | \$62,587           | \$105,047          | \$174,314          |
| Partial Incapacity Bonus<br>DWC Hearing<br>Overturned | \$353,075          | \$180,801          | \$116,964          | \$89,924           | \$69,639           | \$80,713           | \$126,103          | \$63,038           |
|   | \$106,845          | \$89,992           | \$0                | \$0                | \$0                | \$0                | \$0                | \$0                |
| <b>Total</b>  | <b>\$5,611,152</b> | <b>\$4,343,878</b> | <b>\$3,563,011</b> | <b>\$2,785,179</b> | <b>\$2,639,067</b> | <b>\$2,527,413</b> | <b>\$2,828,241</b> | <b>\$2,535,017</b> |

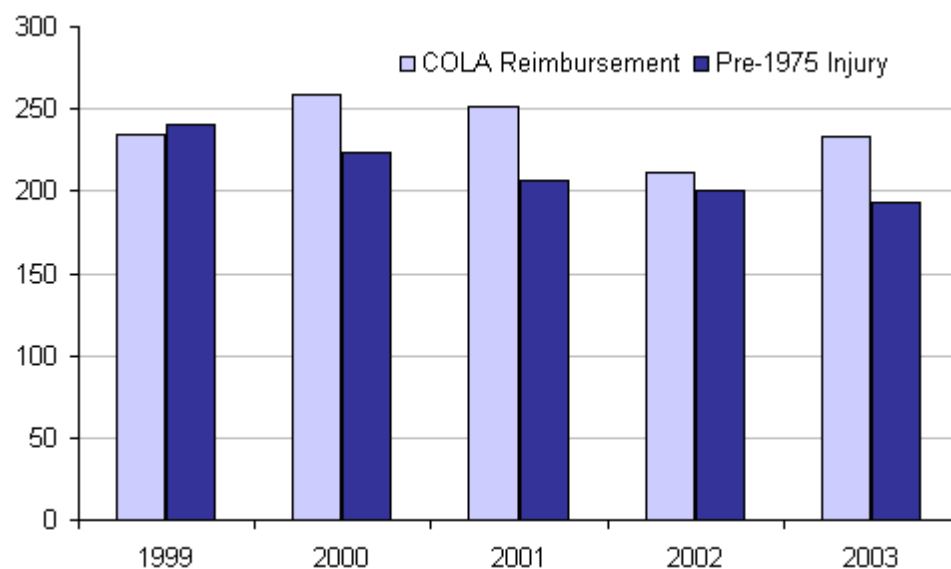


1996 stands out as the year with highest combined expenditures with COLA reimbursement making up a large part. The September, 1990 reform granted COLA increases starting May 10, 1991 for all total incapacity injuries, regardless of injury date. Because the cost of COLA had not been anticipated in the premiums for older claims, insurers were allowed reimbursement of the COLA costs effective late in 1995. The high cost for COLA in 1996 is the combined cost of COLA from 1991 through 1996.

The largest component of the fund expenditures is for pre-1975 injuries. Before 1975, there was a limit on the amount of compensation an injured worker could collect, even if permanently totally disabled. Legislation allowed these disabled workers to continue receiving payment beyond the cap, and the costs are reimbursed from the fund. Because no new injuries are eligible for this reimbursement, the amount of the expenditure is expected to decrease as this population declines over time.

## Workers' Compensation Administrative Fund Claims Paid

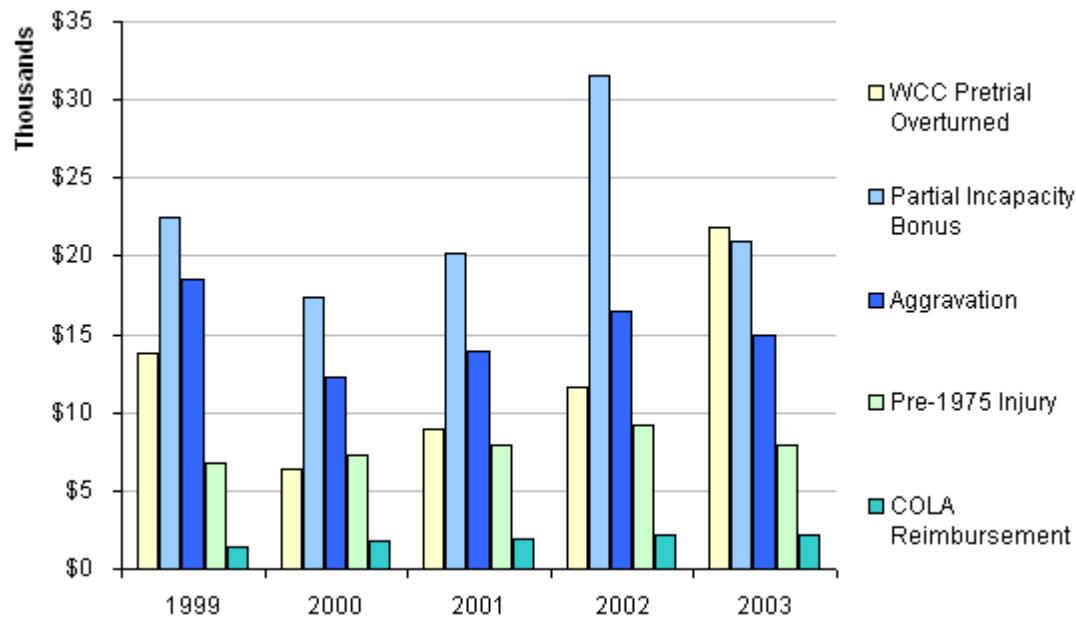
| Number of Claims Paid    | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 |
|--------------------------|------|------|------|------|------|------|------|------|------|------|
| COLA Reimbursement       | 0    | 203  | 996  | 319  | 169  | 234  | 259  | 251  | 211  | 233  |
| Pre-1975 Injury          | 343  | 326  | 285  | 291  | 271  | 241  | 223  | 207  | 200  | 193  |
| Aggravation              | 20   | 36   | 36   | 40   | 38   | 29   | 34   | 18   | 18   | 17   |
| WCC Pretrial Overturned  | 35   | 21   | 24   | 10   | 26   | 15   | 11   | 7    | 9    | 8    |
| Partial Incapacity Bonus | 11   | 13   | 11   | 9    | 7    | 4    | 4    | 4    | 4    | 3    |
| DWC Hearing Overturned   | 8    | 6    | 5    | 2    | 0    | 0    | 0    | 0    | 0    | 0    |
| Total                    | 417  | 605  | 1357 | 671  | 511  | 523  | 531  | 487  | 442  | 454  |



The pre-1975 injuries and claims for COLA Reimbursement account for the largest number of claims paid each year. As the pre-1975 injured workers age and die, the number of those claims paid is decreasing.

## Average Workers' Compensation Administrative Fund Expenditures

| Average Paid per Claim   | 1994     | 1995     | 1996     | 1997     | 1998     | 1999     | 2000     | 2001     | 2002     | 2003     |
|--------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| WCC Pretrial Overturned  | \$6,549  | \$6,125  | \$10,260 | \$8,283  | \$10,939 | \$13,820 | \$6,376  | \$8,941  | \$11,672 | \$21,789 |
| Partial Incapacity Bonus | \$7,775  | \$4,323  | \$32,098 | \$20,089 | \$16,709 | \$22,481 | \$17,410 | \$20,178 | \$31,526 | \$21,013 |
| Aggravation              | \$17,933 | \$32,091 | \$22,222 | \$26,161 | \$20,656 | \$18,574 | \$12,217 | \$13,917 | \$16,458 | \$14,957 |
| Pre-1975 Injury          | \$7,020  | \$7,565  | \$6,997  | \$7,799  | \$7,676  | \$6,763  | \$7,317  | \$7,923  | \$9,209  | \$7,925  |
| COLA Reimbursement       | \$0      | \$1,330  | \$2,119  | \$2,114  | \$1,755  | \$1,365  | \$1,746  | \$1,967  | \$2,175  | \$2,205  |
| DWC Hearing Overturned   | \$18,088 | \$15,895 | \$21,369 | \$44,996 | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Total                    | \$7,736  | \$6,895  | \$4,135  | \$6,474  | \$6,973  | \$5,325  | \$4,970  | \$5,190  | \$6,399  | \$5,584  |

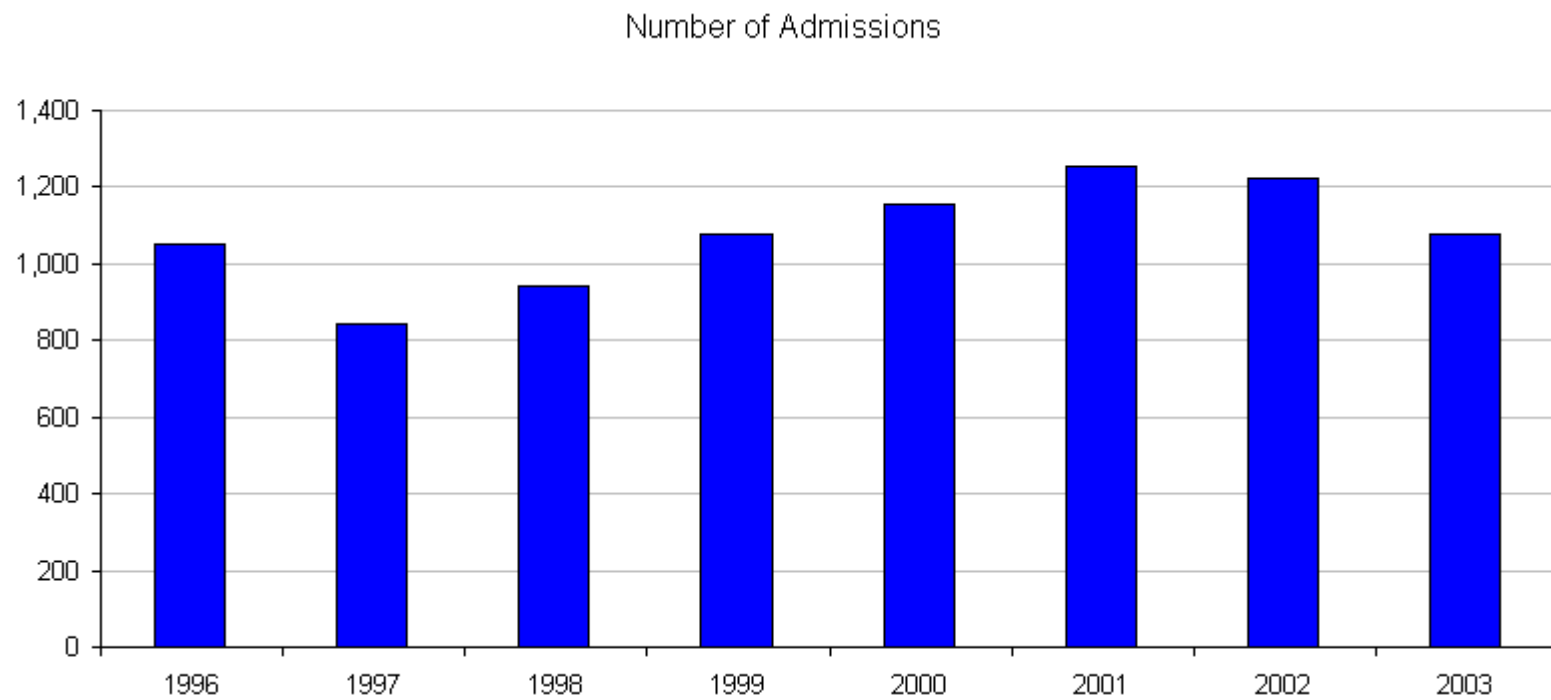


The average cost per claim gives a different perspective on the WCAF expenditures. While COLA makes up a large part of the number of claims and total dollar expenditures, the average payment per claim is quite small in comparison. Similarly, the average payment per pre-1975 injury is relatively low.

There are few claims with WCC pretrial orders overturned and Partial Incapacity Bonus, but the average payment per claim is high. The average amount paid per claim where WCC pretrial orders were overturned climbed sharply in 2003.

### Dr. John E. Donley Rehabilitation Admissions

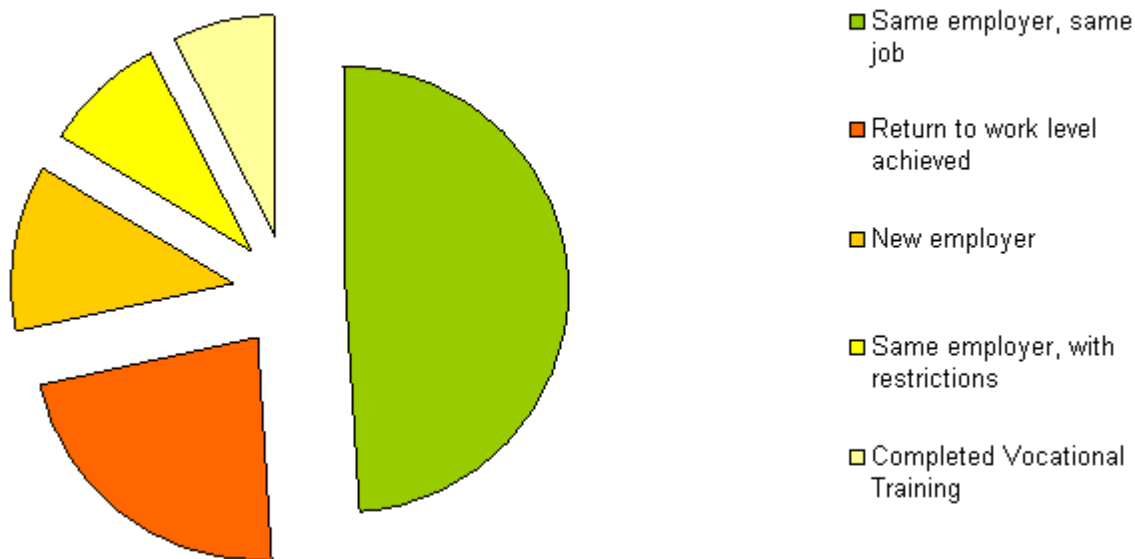
|                      | 1996  | 1997 | 1998 | 1999  | 2000  | 2001  | 2002  | 2003  |
|----------------------|-------|------|------|-------|-------|-------|-------|-------|
| Number of Admissions | 1,051 | 843  | 941  | 1,077 | 1,157 | 1,255 | 1,224 | 1,078 |



## Dr. John E. Donley Rehabilitation Center Return to Work Discharges

|                                   | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 |
|-----------------------------------|------|------|------|------|------|------|
| Return to work level was achieved | 310  | 375  | 397  | 513  | 482  | 526  |
| Same employer, same job           | 171  | 218  | 215  | 270  | 235  | 257  |
| Return to work level achieved     | 72   | 76   | 84   | 131  | 148  | 118  |
| New employer                      | 40   | 47   | 55   | 66   | 61   | 65   |
| Same employer, with restrictions  | 27   | 34   | 43   | 46   | 38   | 46   |
| Completed Vocational Training     |      |      |      |      |      | 40   |

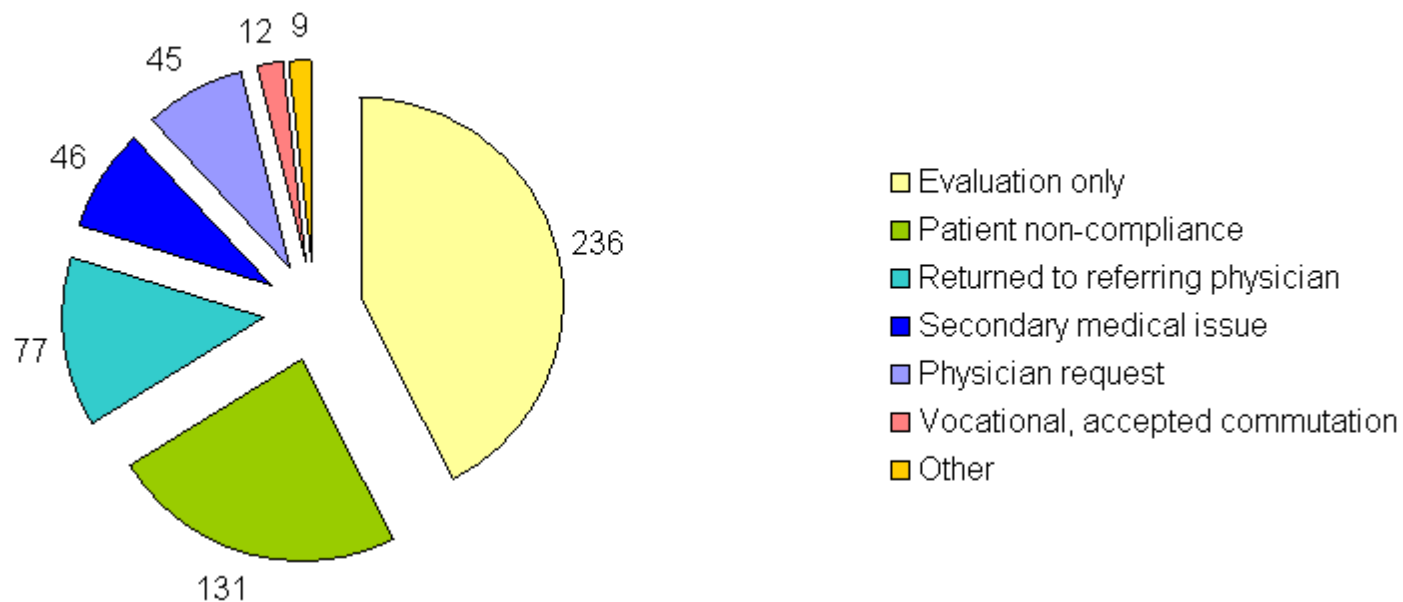
Return to Work Discharges in 2003



### Dr. John E. Donley Rehabilitation Center Not Returned to Work Discharges

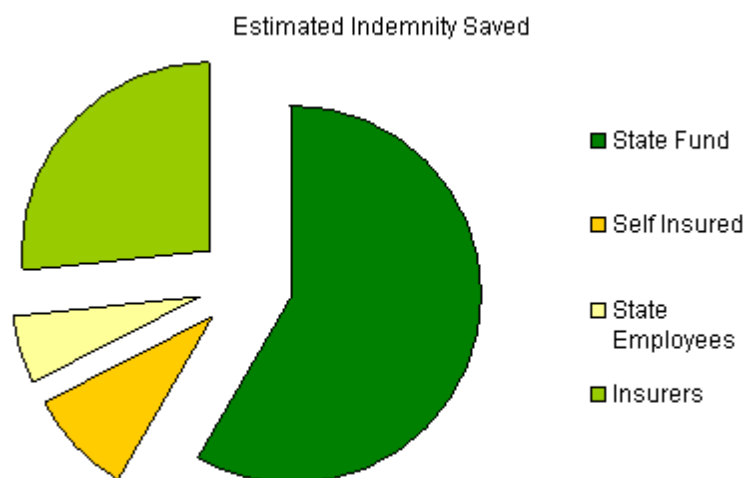
|                                  | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 |
|----------------------------------|------|------|------|------|------|------|
| Not Returned to Work             | 580  | 657  | 734  | 771  | 768  | 556  |
| Evaluation only                  | 255  | 294  | 251  | 281  | 335  | 236  |
| Patient non-compliance           | 110  | 115  | 133  | 188  | 132  | 131  |
| Returned to referring physician  | 81   | 74   | 121  | 141  | 112  | 77   |
| Secondary medical issue          | 36   | 49   | 65   | 70   | 56   | 46   |
| Physician request                | 27   | 27   | 51   | 46   | 45   | 45   |
| Vocational, accepted commutation | 0    | 0    | 0    | 9    | 15   | 12   |
| Other                            | 71   | 98   | 113  | 36   | 73   | 9    |

**Not Returned to Work Discharges in 2003**



## Dr. John E. Donley Center Estimated Indemnity Savings Report

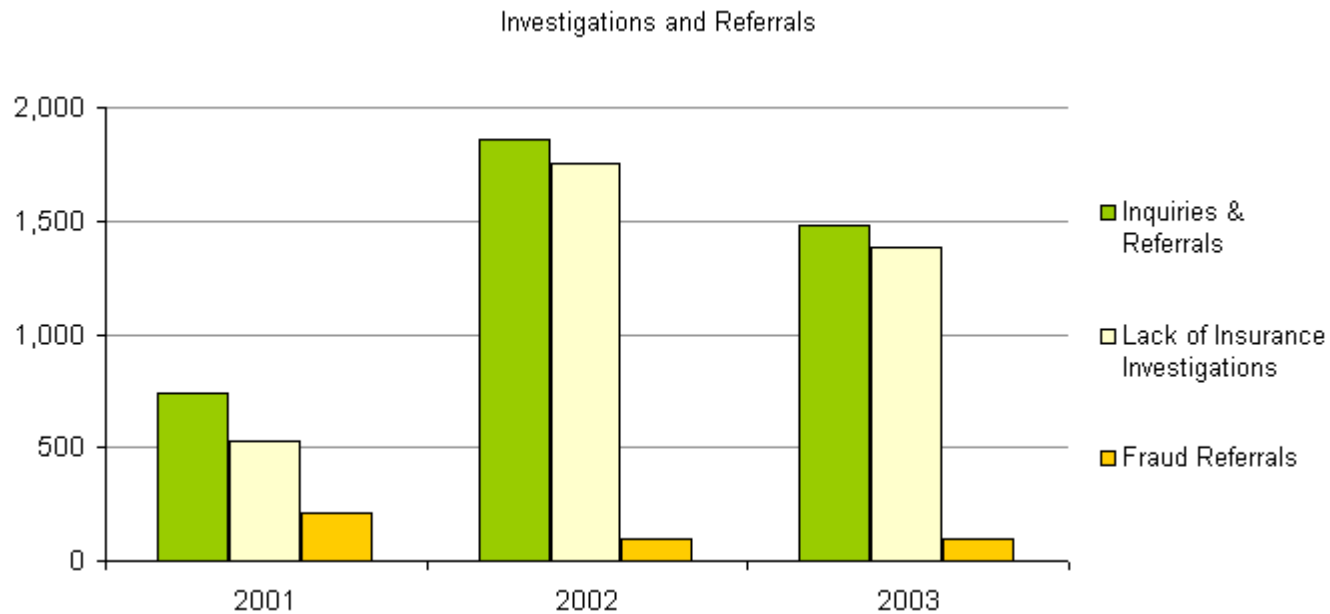
| Type of Insurer | Number of Injured Workers Returned to Work | Estimated Weeks of Indemnity Saved | Estimated Amount of Indemnity Saved |
|-----------------|--|------------------------------------|-------------------------------------|
| State Fund      | 157  | 40,004                             | \$19,142,363                        |
| Self Insured    | 26   | 6,192                              | \$2,962,780                         |
| State Employees | 16   | 4,119                              | \$1,970,946                         |
| Insurers        | 76   | 18,461                             | \$8,834,328                         |
| <b>Total</b>    | <b>275</b>                                 | <b>68,776</b>                      | <b>\$32,910,417</b>                 |



Indemnity savings is estimated for patients discharged to return to work from Donley Center in 2003 where the time between the injury and date of admission is over 3 months. The length of time between the date of discharge and the anticipated date of the 312 week gate is the estimated weeks of indemnity saved. The dollar amount of indemnity is calculated using a compensation rate of 75% of the average weekly wage for covered unemployment insured employers in calendar year 2002.

## Fraud and Compliance Unit Referrals, Inquiries and Filings

|                                    | 2000 | 2001  | 2002  | 2003  |
|------------------------------------|------|-------|-------|-------|
| Independent Contractor Forms Filed | NA   | 7,754 | 6,756 | 6,334 |
| Inquiries/Referrals                | 505  | 737   | 1,858 | 1,483 |
| Fraud Referrals                    | *    | 210   | 101   | 97    |
| Opened for investigation           | *    | 140   | 46    | 29    |
| From Insurers                      | 17   | 31    | 30    | 19    |
| Referred to AG                     | 7    | 8     | 12    | 9     |
| Lack of Insurance Investigations   | 532  | 527   | 1,757 | 1,386 |



\* Fraud and Compliance were not separated in 2000.



## Fraud and Compliance Unit Penalties and Fees

|  | 2000     | 2001     | 2002     | 2003      |
|--|----------|----------|----------|-----------|
| Failure to file first report of injury | \$3,000  | \$13,000 | \$23,270 | \$8,000   |
| Failure to report policy information   | \$6,250  | \$3,250  | \$13,800 | \$11,250  |
| Waiver Filing Fees                     | \$745    | \$4,205  | \$9,515  | \$18,045  |
| Lack of WC insurance coverage          | \$44,439 | \$43,955 | \$87,514 | \$286,872 |

Penalties levied for lack of insurance coverage increased substantially in 2003. Penalties for failure to report policy information remained high at \$11,250. Penalties for failure to file a first report of injury have leveled off at \$8,000 as education and enforcement efforts succeed.

### Penalties and Fees

